

Remarks

This Application has been carefully reviewed in light of the Office Action dated February 12, 2009. Applicants appreciate the Examiner's consideration of the Application. Applicants have cancelled Claims 40-47 and added new Claims 48-50. Applicants respectfully submit that new Claims 48-50 are readable on the elected invention and no new matter has been added. Applicants wish to note that, with respect to the cancellations herein, Applicants reserve the right to pursue the cancelled subject matter through the filing of continuations and/or other related applications. Applicants respectfully request full allowance of all pending claims.

Claims 48-50 are Allowable over *Mirer, Mallard, Orth, Simon, and Archer*

Applicants add new Claims 48-50 that are allowable over the cited references. *Mirer, Mallard, Orth, Simon, and Archer*, each taken alone or in combination, fail to teach, suggest, or disclose each and every element of new Claims 48-50. For example, Claim 48 recites:

A financial planning system for calculating income streams for a married client, comprising:
 one or more computer systems; and
 a financial planning application embodied on a computer readable medium and operable, when executed by the one or more computer systems, to:
 receive information about the married client;
 calculate a projected retirement income for the married client in a bridge scenario, the projected retirement income in the bridge scenario including income from a bridge annuity beginning at an expected retirement age and ending at a deferred social security age and income from deferred Social Security beginning at the deferred social security age;
 calculate a projected retirement income for the married client using an alternative funding approach; and
 compare the calculated projected retirement income for the married client in the bridge scenario to the projected retirement income for the married client using the alternative funding approach.

As an initial matter, Applicants note that the cited references fail to teach, suggest, or disclose any "financial planning system for calculating income streams for a married client" that includes "one or more computer systems" and "a financial planning application embodied on a computer readable medium." For at least these reasons, the cited references fail to teach, suggest, or disclose the subject matter recited in new Claim 48.

Applicants additionally note that *Mirer*, *Mallard*, *Orth*, *Simon*, and *Archer*, each taken alone or in combination, fail to teach, suggest, or disclose several additional limitations of new Claim 48. For example, the cited references fail to teach, suggest, or disclose a financial planning system operable to “calculate a projected retirement income for the married client in a bridge scenario, the projected retirement income in the bridge scenario including income from a bridge annuity beginning at an expected retirement age and ending at a deferred social security age and income from deferred Social Security beginning at the deferred social security age,” as recited in new Claim 48. Specifically, the cited portions of *Mirer* disclose a scenario involving an overlap between social security income and an annuity. As discussed on Page 18 and shown in Figure 1, the annuity payments begin at age 62 and continue until age 84 or 86, while the Social Security payments begin at either 62 or 66 and continue until death. Thus, the annuity and the Social Security payments overlap from the first Social Security Payment (age 62 or 66) through the last annuity payment (84 or 86). *Mallard* discloses the use of a bridge annuity “paying a fixed amount until the client turned 60.” See *Mallard*, page 2, paragraph 1. *Mallard* also discloses that the client was expecting to retire at age 60. *Id* at page 1, paragraph 1. Accordingly, the bridge annuity disclosed in *Mallard* is not “a bridge annuity beginning at an expected retirement age.” Thus, both *Mirer* and *Mallard* fail to disclose a financial planning system operable to “calculate a projected retirement income for the married client in a bridge scenario, the projected retirement income in the bridge scenario including income from a **bridge annuity beginning at an expected retirement age and ending at a deferred social security age** and income from **deferred Social Security beginning at the deferred social security age**,” as recited in new Claim 48. The other cited references fail to overcome these inadequacies of *Mirer* and *Mallard*.

Moreover, the cited references also fail to disclose a financial planning system operable to “calculate a projected retirement income for the married client using an alternative funding approach; and compare the calculated projected retirement income for the married client in the bridge scenario to the projected retirement income for the married client using the alternative funding approach,” as recited in new Claim 48.

Accordingly, *Mirer*, *Mallard*, *Orth*, *Simon*, and *Archer*, each taken alone and in combination, fail to teach, suggest, or disclose each and every element of Claim 48. For at least these reasons, Claim 48 is allowable, together with dependent Claim 49. Applicants respectfully request consideration and allowance of Claims 48 and 49.

Although of differing scope from Claim 48, Claim 50 includes elements that, for reasons substantially similar to those discussed above with respect to Claim 48, are not disclosed, taught, or suggested by *Mirer*, *Mallard*, *Orth*, *Simon*, or *Archer*. Thus, Claim 50 is allowable for at least these reasons. Applicants respectfully request consideration and allowance of Claim 50.

Conclusion

Applicants have made an earnest attempt to place this case in condition for immediate allowance. For the foregoing reasons and for other reasons clear and apparent, Applicants respectfully request reconsideration and allowance of all pending claims.

If there are matters that can be discussed by telephone to advance prosecution of this application, Applicants invite the Examiner to contact their attorney at the number provided below.

Although Applicants believe no fee is due, the Commissioner is hereby authorized to charge any fee or credit any overpayment to Deposit Account No. 02-0384 of BAKER BOTTS L.L.P.

Respectfully submitted,
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